



Version 2.2

# Standards MT Release 2018 (SR 2018): Mandatory changes in category 1 and category 2

## Frequently Asked questions

This document describes Frequently Asked Questions (FAQs) about mandatory change in category 1 and 2 for SR 2018. This document is intended for anyone who needs more information about the impact of a mandatory Unique End-to-end Transaction Reference (UETR) in MTs 103, 103 STP, 103 REMIT, 202, 205, 202 COV and 205 COV in SR 2018. Please be aware that the document will be updated when required towards the SR 2018 implementation date (18 November 2018) if new important questions are received and/or new information becomes available.

October 2018

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# Preface

## About this document

This document describes Frequently Asked Questions (FAQs) about the SR 2018 impact of mandatory changes in category 1 and category 2.

## Intended audience

This document is for the following audience:

- Technical implementers of the standards MT messages
- Operational users of the standards MT messages
- All other interested SWIFT users

## Related documentation

- [Standards Release Guide page:](#)
  - [Standards Release Guide](#)
  - [FIN Service Description Advance Information](#)
  - [FIN Operations Guide Advance Information](#)
  - [FIN Error Codes Advance Information](#)
  - [FIN System Messages Advance Information](#)
- [Standards MT Release 2018 timeline](#)
- [SR 2018 Impact on Messaging Interfaces: Mandatory presence of field 121 Unique End-to-end transaction reference \(UETR\)](#)
- [SWIFTSmart module on SR 2018](#)
- [Webinars: Mandatory changes in category 1 and category 2](#)
  - Slides
  - Recording
- SWIFT gpi: [www.swift.com/gpi](http://www.swift.com/gpi)
- [Standards Release 2018 impact on Alliance products \(FAQ\)](#)

## SWIFT-defined terms (for legally binding documents only)

In the context of SWIFT documentation, certain terms have a specific meaning. These terms are called SWIFT-defined terms (for example, customer, user, or SWIFT services and products). The definitions of SWIFT-defined terms appear in the [SWIFT Glossary](#).

# 1 Impact on back-office

## 1.1 What are the Mandatory requirements for back-office applications?

User header block (block 3) must be present and must contain field 121 Unique End-to-end Transaction reference (UETR):

- For ordering institutions: when generating the first MTs 103, 103 STP, 103 REMIT, 202, 202 COV, 205, or 205 COV for a transaction, field 121 containing a valid, random UETR must be added to header block 3.
- For intermediary institutions: if a UETR was present in the received message it must be passed on, unchanged, to the next message in the transaction chain (in field 121 of block 3 for the above mentioned MTs). Otherwise a new UETR must be used. As intermediary institution, field 111 can only be generated or passed on by gpi banks; use of field 111 is not allowed for non-gpi banks.

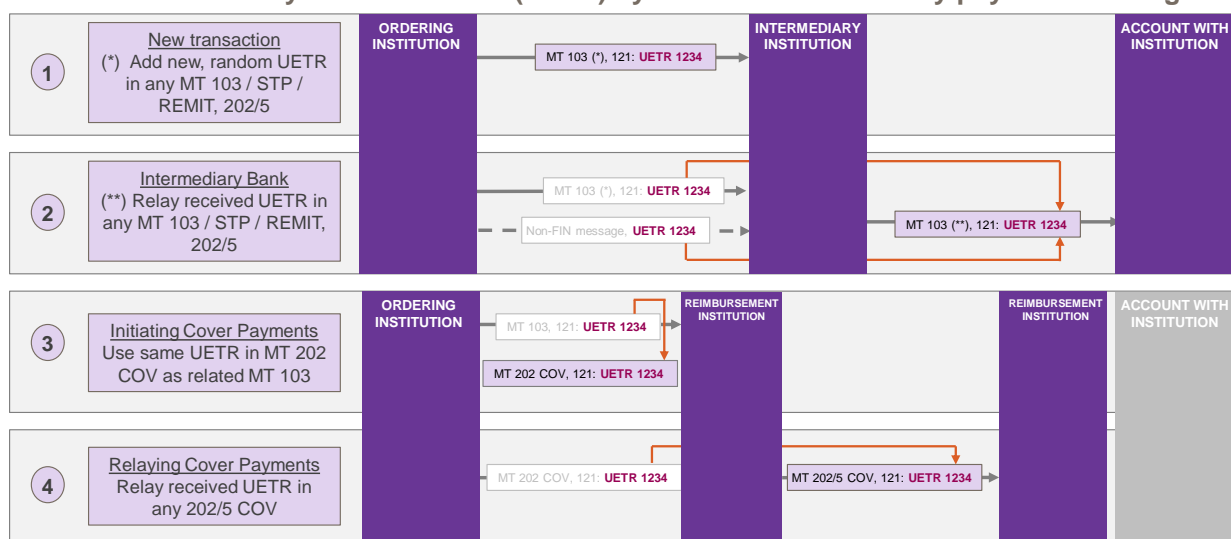
For cover payments, same UETR of underlying customer credit transfer must be copied in the cover message:

- For cover initiations: When the underlying customer credit transfer is an MT 103, field 121 in header block 3 of the MT 103 must be copied unchanged to field 121 in header block 3 of the MT 202 COV (or equivalent in domestic MIs that support it).
- For intermediary reimbursement institutions: If a UETR was present in the received message, the UETR must be passed on, unchanged, to the next message in the transaction chain. Otherwise a new UETR must be used. Where an inward MT 202 COV results in an onward MT 202 COV or MT 205 COV, or an inward MT 205 COV results in an onward MT 202 COV, the reference from field 121 in the user header block of the inward message must be passed, unchanged, in field 121 in the user header block of the onward message.

More information: [Standards MT November 2018 - Standards Release Guide](#)

SWIFT Certified Applications will be tested for the support of the above requirements to renew their certification label for 2018.

### SR 2018 – Mandatory use of field 121 (UETR) by all SWIFT Users in key payment messages



- As of 18 Nov 2018, field 121 (UETR) is mandatory in all MTs 103 / STP / REMIT, 202/5, 202/5 COV.
- All users must be able to receive field 111 (in combination with field 121) in any category 1 & 2 message, but only gpi banks are allowed to send or forward field 111 (NAK, error code G27).

Example of a valid UETR 1234:  
77e8367b-d3e7-4dfc-8100-7f041c4058d3



## 1.2 Mandate to populate or pass on field 121 in header block

### 1.2.1 What is field 121?

Field 121 contains the Unique End-to-end Transaction reference (UETR). This field provides an end-to-end reference across a payment transaction.

The format consists of 36!x composed of 32 hexadecimal characters, displayed in 5 groups separated by hyphens: xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx

x = any hexadecimal character (lower case only); y is one of 8, 9, a or b.

More information on the FIN Header Block 3 and details of field 121 can be found in the FIN [Operations Guide](#). The changes for SR 2018 are described in the [FIN Operations Guide Advance Information](#)

### 1.2.2 What is the Unique End-to-End Transaction Reference (UETR)?

An end-to-end payment transaction typically involves multiple MT messages, exchanged between different parties involved in the end-to-end payment chain. In order to uniquely identify and track the lifecycle of the transaction to which these different messages relate, the SWIFT gpi service has introduced the usage of a unique -end-to-end transaction reference (UETR), a SWIFT tracking number.

The UETR used in SWIFT gpi messages is based on a well-known and mature mechanism for generating such an identifier: the Universally Unique Identifier (UUID), sometimes also known as Globally Unique Identifier (GUID), compliant with IETF standard [RFC 4122](#) using version 4 of the generation algorithm.

The format consists of 36!x composed of 32 hexadecimal characters, displayed in 5 groups separated by hyphens:

xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx

x = any hexadecimal character (lower case only); y is one of 8, 9, a or b.

A UUID is 128 bits long and can guarantee uniqueness across space and time. UUIDs were originally used in the Apollo Network Computing System and later in the Open Software Foundation's (OSF) Distributed Computing Environment (DCE), and then in Microsoft windows platforms. One of the main reasons for using UUIDs is that no centralised authority is required to administer them if generating algorithm is correct applied. As a result, generation on demand can be completely automated, and used for a variety of purposes.

Example:

```
{121:eb6305c9-1f7f-49de-aed0-16487c27b42d}
```

The UETR is included in field 121 in the User Header (Block 3 of a SWIFT MT).

The UETR is expected to be generated by the ordering institution (the financial institution of the ordering customer in the payment chain) when initiating a payment. This will uniquely identify the transaction on the network (so globally unique, not only unique per sending BIC).

### 1.2.3 Will SWIFT provide an open source UETR generator?

The SWIFT network will not provide anything for UETR generation. Many generators are already available for free on the internet and can be easily integrated in back office applications.

*UUIDs are easy to generate, e.g. in Java...*

```
import java.util.UUID; // Standard Java feature
UUID uuid = UUID.randomUUID(); // Make a UUID
String uuid36 = uuid.toString(); // Get it as a character string
```

For those SWIFT users that are not ready in time to update the back-office, FIN messaging interfaces must add a UETR if not present in the message received from the back-office application. This is a temporary solution and must not be used by intermediary institutions as the FIN messaging interface will always generate a new UETR and not pass on the UETR from the incoming message into the outgoing message to the next institution in the transaction chain. Use of the FIN messaging interface to generate UETR requires installation of a new SR 2018 version of the FIN messaging interface and configuration.

## 1.2.4 Will SWIFT validate against RFC4122, version 4 of UUID?

Validation is only done on the format: 32 hexadecimal characters, displayed in 5 groups separated by hyphens:

xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx

x = any hexadecimal character (lower case only); y is one of 8, 9, a or b.

## 1.2.5 Which MTs are impacted?

Header block 3 (the User Header) will become mandatory and must contain field 121 for all of the following messages on FIN:

- MT 103 Single Customer Credit Transfer
- MT 103 STP Single Customer Credit Transfer
- MT 103 REMIT Single Customer Credit Transfer
- MT 202 General Financial Institution Transfer
- MT 205 Financial Institution Transfer Execution
- MT 202 COV General Financial Institution Transfer
- MT 205 COV Financial Institution Transfer Execution

In the unlikely situation that one of your correspondents is unable to include the UETR in a message that requires it and such messages are delivered to you for business continuity reasons your back office applications must be able to correctly process these messages.

## 1.2.6 Who is impacted?

All users of these messages will be impacted, irrespective if they are a member of the SWIFT gpi service or not.

## 1.2.7 Do I need to generate a new UETR in MT 202 COV?

A UETR must be unique per transaction. The UETR of the underlying customer credit transfer (MT 103 or non-FIN message) must be copied unchanged in field 121 of MT 202 COV. When there is no UETR present in the underlying customer credit transfer, a new UETR must be generated for the MT 202 COV.

## 1.2.8 What happens if the UETR of the MT 202 COV is not the same as the UETR of underlying MT 103 or if the UETR is not relayed in an intermediary scenario?

The Standards MT 2018 [Standards Release Guide](#) describes the FIN Standards requirement to copy the same UETR of the underlying MT 103 customer credit transfer into the related MT 202 COV message or relay the same UETR in intermediary scenarios. Although the message will not be NACKed by the network when a new UETR is included in the MT 202 COV or next message in the transaction chain, the SWIFT User will not be compliant with the FIN Standards requirements. This will also interrupt the SWIFT gpi tracking of messages within the payment chain which SWIFT is making available on all payment transactions as of SR 2018, as well as cause additional costs for inquiries needed. Therefore intermediary institutions must not rely on the FIN messaging interface to relay the UETR from incoming into outgoing messages, these standards requirements can only be implemented correctly in the customer back-office applications.

## 1.2.9 As a non-gpi member bank, can I track a payment?

No. By mandating to add and pass on a UETR in MT 103, MT 103 STP, MT 103 REMIT, MT 202, MT 202 COV, MT 205 and MT 205 COV, you enable tracking of payments within the SWIFT gpi service as all messages with field 121 (UETR) will be extracted in the gpi payments Tracker. The gpi payments Tracker is a central payments database hosted at SWIFT that can only be consulted by gpi member banks. Member banks will be able to trace all payment transactions in which at least one MT message leg in the transaction chain was sent as gpi payment. Non-gpi banks do not have access to the gpi payments Tracker. The full benefits of tracking can only be reached by [joining SWIFT gpi](#).

## 1.3 Ability to receive field 111 and field 121 in all Category 1 and Category 2 messages

### 1.3.1 What is the Service Type Identifier?

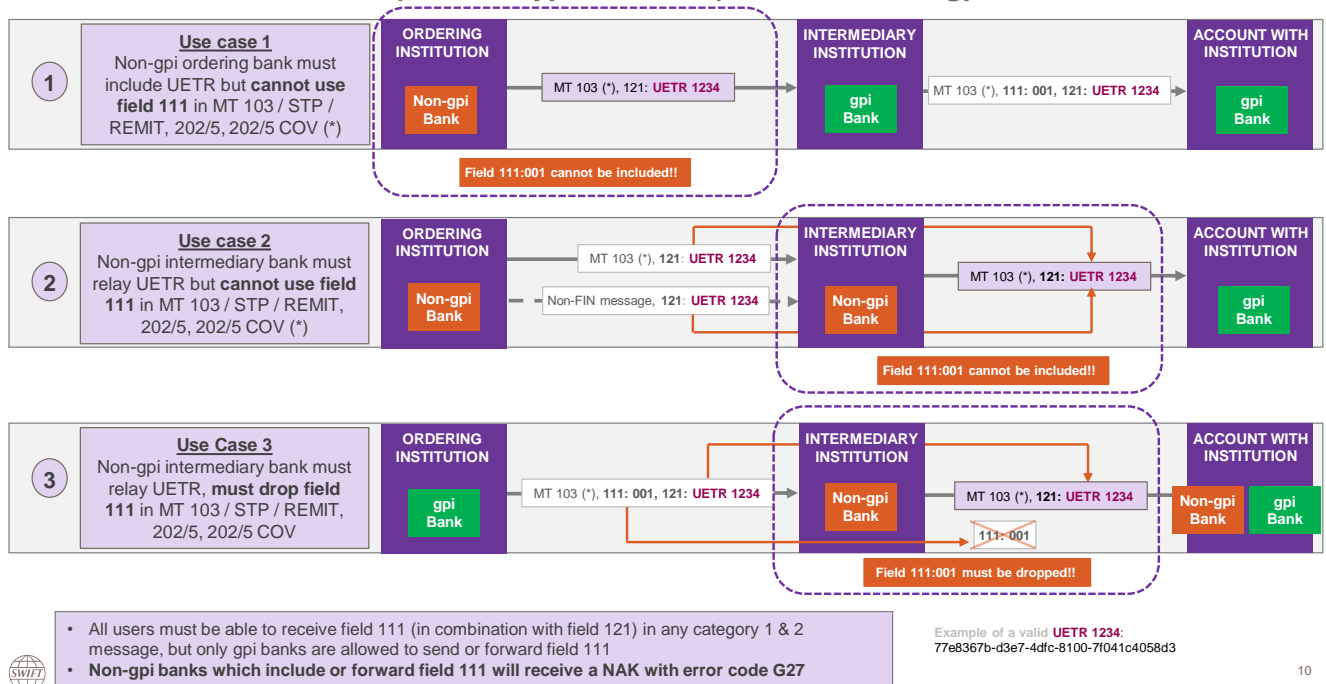
In order to flag a message as part of the SWIFT gpi service, the sender will include the Service Type Identifier in field 111 of the User Header block 3.

The value for the currently defined SWIFT gpi Customer Credit Transfer (gCCT) service type is '001'. This value will be reused for the gpi Cover (gCOV) service. For the upcoming SWIFT gpi Stop and Recall (gSRP) service nevertheless the value '002' will be used. For future SWIFT gpi services other 3 digit numeric values are possible. SWIFT will validate that the Service Type Identifier complies with the format 3!n, but also contains a value of an existing gpi service. SWIFT users should implement to be able to receive any value that fits the format 3!n.

The Service Type Identifier must always be accompanied by the UETR (field 121) in the User Header. This will be validated. Failure to comply will result in NAK with error code U12.

Use of the Service Type Identifier is exclusive for the members of the SWIFT gpi service and their BICs configured in its Closed User Group (CUG). When non-gpi banks try to include or pass on field 111, the message will receive NAK (error code G27).

#### SR 2018 – Use of field 111 (Service Type Identifier) is restricted to gpi member banks



### 1.3.2 Which MTs are impacted?

To cover (potential) expansion of the SWIFT gpi service (not necessarily linked to a standards release) all SWIFT users are requested in SR 2018 to implement the ability to receive these fields for all category 1 and all category 2 MTs.

From a sender perspective, the combination of fields 121 and 111 is limited to SWIFT gpi payments messages in a dedicated gpi service. SWIFT gpi member banks must consult the related SWIFT gpi service documentation to determine the messages that can be sent in the specific SWIFT gpi service.



### 1.3.3 What does ability to receive fields 111 and/or 121 in incoming messages in all FIN category 1 and category 2 mean?

- Treat fields 111 and 121 in received messages as optional and rely on central FIN validation for the presence of these fields.
- As intermediary institution, remove field 111 on the outgoing message if you are a non-gpi bank and pass on field 121 for MT 103, 103 STP, 103 REMIT, 202, 202 COV, 205, or 205 COV.
- gpi members will need to consult the related gpi service documentation to determine the message that can be sent in the specific gpi service.

### 1.3.4 Will SWIFT validate the fields in the Header?

SWIFT will validate that:

- the sender is registered to the SWIFT gpi CUG if field 111 is present
- field 111 is immediately followed by field 121
- non-gpi members only use field 121 in MT 103, MT 103 STP, MT 103 REMIT, MT 202, MT 205, MT 202 COV, MT 205 COV
- all SWIFT users include field 121 with a UETR in MT 103, MT 103 STP, MT 103 REMIT, MT 202, MT 205, MT 202 COV, MT 205 COV
- SWIFT gpi members only use the gpi header fields in MTs part of the gpi service.
- the format of the UETR complies with xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx where x is any hexadecimal character (lower case only) and y is one of 8, 9, a, or b
- the format of the service type identifier is correct (3!n) and can be linked to an existing gpi service

### 1.3.5 How can I test that I am able to receive field 111 and field 121?

For banks wanting to test the new fields, SWIFT's Test and Training system will be available as of 22 July 2018. FIN has a repository of sample messages known as the tank file. A Test and Training user can request FIN to generate and output a sample of FIN current or future user-to-user Test and Training messages.

SWIFT will add sample messages which contain the new data to the tank file. SWIFT users can use the tank file samples to test their availability to receive and relay a UETR in the next message in the transaction chain if necessary. You can request these MT sample messages by sending an MT 073 Message Sample Request. More information is available in the [FIN Service Description](#).

### 1.3.6 As a non-gpi member bank, can I forward fields 111 and 121 to the next party in the transaction chain?

For SR 2018, non-gpi banks cannot forward field 111 in the header. Forwarding field 121 is limited to MT 103, MT 103 REMIT, MT 103 STP, MT 202, MT 205, MT 202 COV, MT 205 COV. In case of intermediary traffic, non-gpi member banks receiving field 111 and field 121 in these MT's must pass on field 121 but cannot include field 111 in the outgoing message to the next institution in the transaction chain.

It was agreed that non-gpi banks must be able to receive the fields in the User Header of other category 1 and category 2 messages if they are sent within the SWIFT gpi service. There are for these other MTs no processing requirements on field 121 for the non-gpi banks and they will not be able to forward this field.

Should this become a requirement in the future, a change request will need to be raised, which will be handled as part of a (future) normal standards release process.

### **1.3.7 If the ability to receive is ‘to be future proof’ is there then expected to be a real impact in SR 2018?**

In SR 2018, the gpi Stop and Recall service will use different MT messages. A possible direct impact is foreseen for the MT 192 and MT 199 (with UETR and field 111 value 002) which SWIFT gpi members can send to any SWIFT user.

### **1.3.8 Will banks receive the UETR in MT 101 messages from Corporates?**

As from SR 2018, any SWIFT user will need to have the ability to receive the fields 111 (Service Type Identifier) and 121 (Unique End to End Transaction Reference, UETR) in block 3 of any Category 1 and Category 2 FIN messages. This mandatory requirement on the ability to receive therefore also applies to MT 101 messages received from gpi Corporates, but entails no mandatory processing requirements.

SWIFT gpi is organising a Corporate-to-Bank pilot in 2018 to focus on the following objectives with a select number of gpi banks and corporates:

- standardise gpi flows between banks and corporates
- provide a single gpi experience for multi-banked automated corporates
- demonstrate gpi efficiencies in corporate payment processes.

In the context of this pilot, SWIFT gpi has introduced in the corporate-to-bank / bank-to-corporate flows supporting the pilot design, including corporate payment initiation the use of FIN MT 101 with the UETR - only for use between pilot participants. MT 101 with UETR will never reach non-pilot participants during this pilot and SWIFT gpi will make sure that the UETR in MTs 101 towards non-pilot participants will only be introduced in an agreed orderly fashion. SWIFT has no plans at this point to use field 111 in MT 101.

For a future standards release, the gpi Corporate pilot will also explore the potential to extend the use of UETR to all MT 101, similar to what is being done for MT 103, MT 202, etc in SR 2018.

### **1.3.9 What about the MT 199?**

SWIFT gpi banks currently exchange MT 199 with the gpi payments Tracker to update the transaction status. They can also receive MT 199 from the gpi payments Tracker on the status. There is no impact for non-gpi financial institutions regarding the MT 199 status messages.

As of Standards Release 2018, the gSRP, SWIFT gpi Stop and Recall service will allow gpi banks to send MT 199 as a request for cancellation or as a response to a request for cancellation containing field 111 and field 121 to non-gpi banks. There are no processing requirements for the non-gpi banks and they will not be able to include field 111 nor field 121 in the response messages.

For gpi members banks sending MT 199 in the SWIFT gpi service, validation is performed on the structure of the MT 199 status messages. From 18 November 2018 the format of the reason codes used in MT 199 messages sent to or received from the gpi Tracker will change to four characters. ACSP/000, ACSP/001, ACSP/002, ACSP/003, and ACSP/004 will become ACSP/G000, ACSP/G001, ACSP/G002, ACSP/G003, and ACSP/G004 respectively. SWIFT gpi member banks must prepare their systems by 18th November 2018 to send and accept MT 199 messages with these 4-digit reason codes. In the same timeframe, the format of all common group messages exchanged with the gpi payments Tracker in the context of the SWIFT gpi Customer Credit Transfer (gCCT), the SWIFT gpi COVER (gCOV) and the SWIFT gpi Stop and Recall (gSRP) service will be validated centrally. Refer to the [Supplementary Message Format Validation Rules for details](#).

## **1.4 What about the impact on FINInform?**

As part of normal FINInform processes, the complete Header Block of user-to-user messages is included in the MT 096 copied to a copy destination for the MT messages indicated in the parameters of the FINInform service.

If the MT 103, MT 103 STP or MT 103 REMIT is part of FINInform, there was already a potential impact in SR 2017 on the MT 096. For SR 2018, all FINInform services using MT 103, MT 103 STP or MT 103 REMIT, MT 202, MT 205, MT 202 COV or MT 205 COV messages will be impacted.

If the sender of the original MT is a SWIFT gpi member which sent the message in the SWIFT gpi service, the impact can in principle be on every MT supported today as part of the gpi service (which can expand outside the normal standards release toward every category 1 or category 2 message). The MT 096 is payment message agnostic.

The information of the original message will be present in block 4 of the MT 096 (also when the parameters of FINInform only indicate a partial copy, because the 'partial' is only linked to block 4 of the original MT).

Example:

```
{1:F01BANKGB2LACMR2245224778}
{2:O0961409021011DYLPXXXXXXXXX24442365571409021111S}
{3:{ABC}{108: MUR OF MT 096}
{4:
{1:F01SNDRGB22AXXX3461486137} {2:I103RCVRGB2LAXXX U}
{3:{108:XY/T44961}{111:001}{121:eb6305c9-1f7f-49de-aed0-16487c27b42d}}
{4:
:20:TRANSFER
:23B:CRED
:32A:140902GBP150000,00
:33B:STG150000,00
:50K:/122267890 BIODATA LTD 46 GREEN LANE CAMBORNE
CORNWALL TR14 7EQ ENGLAND
:59:/50266959
H.F. TRELAWNEY 68 MARK LANE LONDON EC2 ENGLAND
:71A:SHA
-}
{5: {CHK:81EC89D79E80}}
-}
{5:{CHK:CHECKSUM OF MT 096}{SYS:SYSTEM TRAILER OF MT 096}}
```

## 2 Impact on FIN Messaging Interfaces

### 2.1 What are the Mandatory requirements for FIN Messaging Interfaces?

Ability to receive fields 111 and/or 121 in incoming messages:

- FIN Messaging Interfaces must have the ability to receive field 111 and/or 121 in header block 3, in all FIN category 1 and category 2 messages.
- FIN Messaging Interfaces must treat fields 111 and 121 in received messages as optional and rely on central FIN validation for the presence of these fields.

Mandatory generation and inclusion of UETR when not present in message received from back-office application:

- If the back-office application cannot provide field 121 (UETR) in MTs 103, 103 STP, 103 REMIT, 202, 202 COV, 205, or 205 COV, then certified FIN Messaging Interfaces must be able to generate and add a valid random UETR in field 121 in the outbound message. The UETR must be compliant with RFC 4122 version 4.
- The FIN Messaging Interfaces must have the ability to make the generated UETR information available to the back-office along with field 20, this must be configurable on the interface.

More information: [SWIFT Certified Interface - Standards MT Release 2018 Impact on Messaging Interfaces: mandatory presence of field 121 Unique end-to-end transaction reference \(UETR\)](#)

FIN Messaging Interfaces will be certified for the support of the above requirements.

Use of the FIN messaging interface to generate a new UETR requires installation of a new SR 2018 version of the FIN messaging interface and configuration.

### 2.2 Can I only rely on the FIN Message Interface for UETR generation?

The FIN Messaging Interface must be able to add a new random generated UETR when not provided by the back-office application. Ordering institutions which are not ready to support the mandatory UETR field in MT 103, MT 103 STP, MT 103 REMIT, MT 202, MT 202 COV, MT 205 and MT 205 COV as from SR 2018, can make use of the FIN Messaging Interface function to generate and include the UETR on behalf of the back-office application for new transactions. If your back-office is not ready to implement UETR generation in time for SR 2018, the FIN Messaging Interface can provide such temporary solution.

It is not a mandatory requirement for the FIN Messaging Interface to have the functionality and business logic for intermediary institutions to relay the same UETR from an incoming FIN message into an outgoing FIN message. This is mandated by the message standards for MT 103, MT 103 STP, MT 103 REMIT, MT 202, MT 202 COV, MT 205 and MT 205 COV.

It is not a mandatory requirement for the FIN Messaging Interface to have the functionality and business logic for institutions initiating cover payments to copy the same UETR from the underlying MT 103 customer credit transfer sent, in the MT 202 COV cover payment message, as mandated by the message standards.

**To guarantee correct standards usage, these requirements can only be implemented within the back-office application. SWIFT users only relying on the FIN Messaging Interface will (incorrectly) generate new transactions with a new UETR also for intermediary flows and cover payments. Although the messages will not be rejected by the network, this will break the end-to-end tracking of the messages within the payment chain which SWIFT is currently building on all payment transactions.**

## **2.3 What information is available for the FIN messaging interface that SWIFT is offering?**

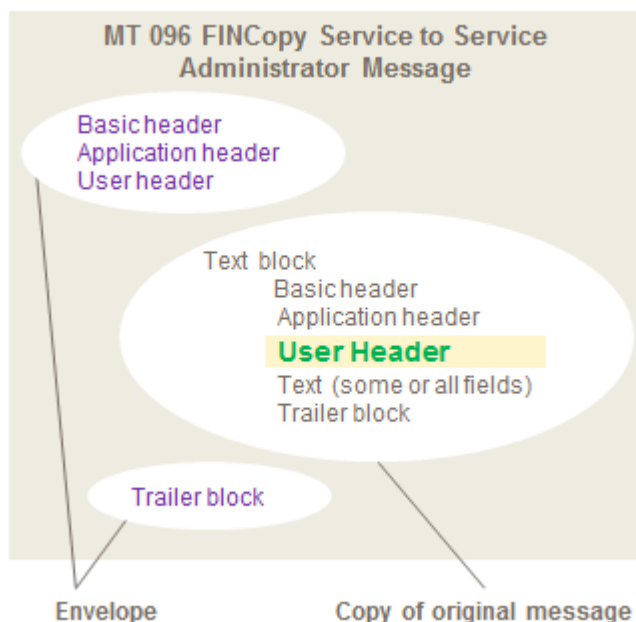
An FAQ document answering all questions received linked to Alliance products will be handled separate in a knowledgebase tip: [5022378](#)

## 3 Impact on Payments Market Infrastructures (PMI)

### 3.1 What is the impact on PMIs using FINCopy (Y or T-mode)?

The impact for FINCopy is equal to the impact described in Question 1.4 on FINInform. As part of normal FINCopy processes, the complete Header Block of user-to-user messages is included in the MT 096 copied to a FINCopy destination.

As part of SR 2017, MIs using FINCopy, received already the gpi fields in the MT if they were present in the copied MT 103 message user header. In SR 2018 there will be an impact on the MT 096 every time the copied message is an MT 103, MT 103 STP, MT 103 REMIT, MT 202, MT 205, MT 202 COV or MT 205 COV. For other copied messages, there is only an impact if the user header fields are present. The MT 096 is payment message agnostic; it does not distinguish between a copy of a gpi MT 103 or MT 202 (for example).



### 3.2 Are other FINCopy features or messages impacted?

There is no impact on other FINCopy features, or on any of the other system messages used in FINCopy.

The MT 097 FINCopy Message Authorisation/Refusal Notification refers to the message input reference of the MT 096, not to the underlying transaction copied in the MT 096.

### 3.3 How can a PMI on Y-Copy test the gpi fields?

Market Infrastructures using FINCopy in Y-Copy mode can test the new gpi data elements copied in the MT 096 as of 22 of July 2018 using the tank file. MT 096 sample messages which contain the new gpi data will be available in the tank file. All MTs 103 / STP / REMIT, 202/205 and 202/ 205 COV copied through the MT 096 will contain field 121. Some will contain both fields 111 and 121. MIs can request these MT 096 messages by sending an MT 073 Message Sample Request.

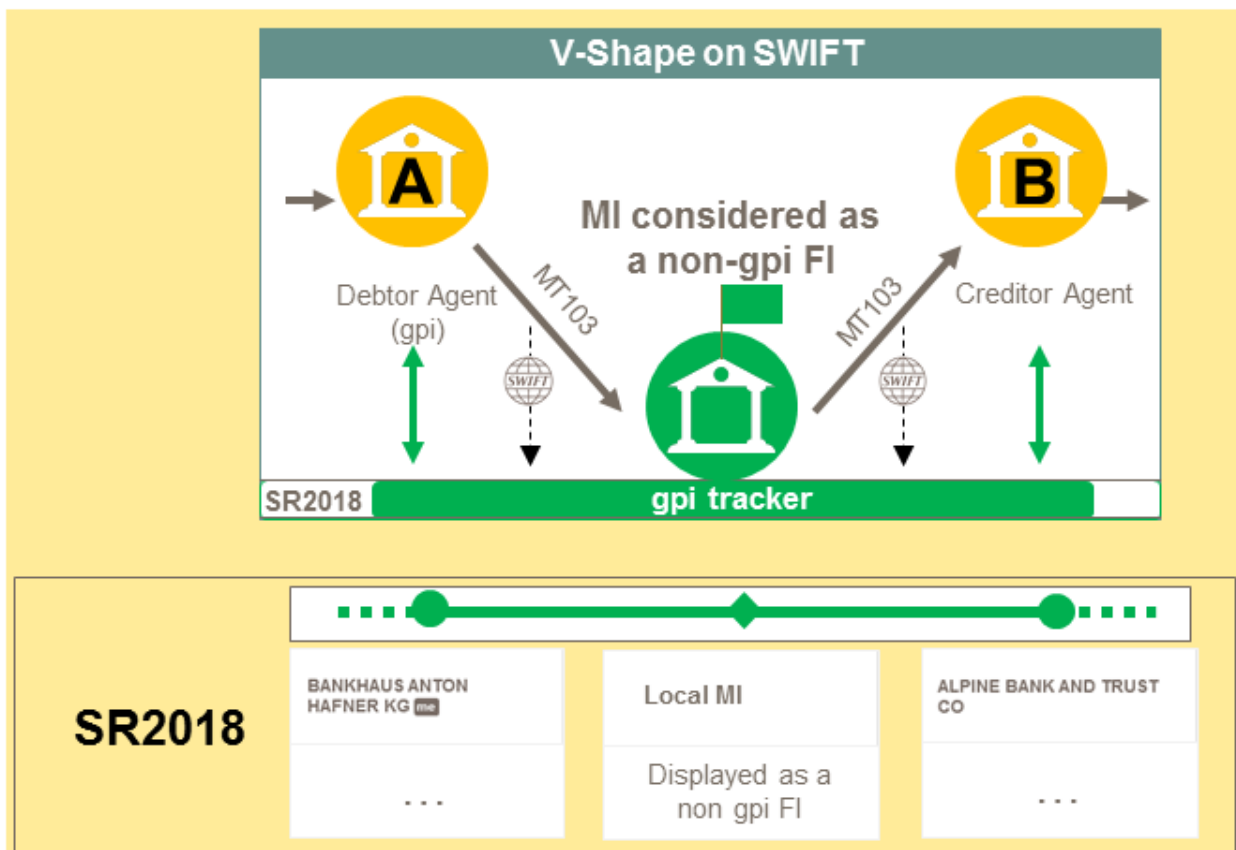
To enable MIs to test with themselves, SWIFT can add the MI test BIC to the test-gpi CUG. MI will need to request this through a dedicated [form](#). This enables you to benefit from your full Test and Training environment to test the gpi data between your test-and training destinations. The new gpi data elements will then be included in the MT 096 copied to your FINCopy Test and Training destination, allowing you to simulate testing with your service participants. Note: those who already registered last year remain registered.

### 3.4 How will a PMI using SWIFT in V-shape mode support the additional header fields?

For V-shaped payment Market Infrastructures using 'standard' FIN messaging, the same changes as for non-gpi banks will apply (including also passing on the UETR in field 121 unchanged in messages linked to the same transaction). These changes are documented previously in this document. However, by only relaying the UETR and not the Service Type Identifier, the receiving bank will not know it is a gpi payment and will not apply SLA which will impact sending bank's service to its customers.

Optionally, but recommended, Market Infrastructures operating in V-shape that want to be able to pass on both fields 121 and 111 will be invited by SWIFT to join the newly created SWIFT gpi MI Closed User Group. They can also contact SWIFT at [swiftforBanks@swift.com](mailto:swiftforBanks@swift.com) to join the newly created gpi MI Closed User Group.

This allows the MI to relay an identical message as well as allowing the receiving participant to identify the transaction as gpi which would avoid the SLA to be broken.



### 3.5 What about PMIs not using SWIFT?

SWIFT is in contact with some of the world's largest payment Market Infrastructures not using SWIFT to establish local market practices, developed in collaboration with select SWIFT gpi member Banks and SWIFT, to enable the exchange of SWIFT gpi transactions between their members. Next to available

market practices for the Fed, CHIPS, SIC and CIPS (RMB), this includes the development of local market practices for Japan. More info and defined best practice are in the [SWIFT User Handbook](#).

Local communities (MIs and local banks) which are not gpi-compatible yet, in particular those that are based on or plan to adopt ISO 20022, can collaborate with SWIFT to take the required steps to enable the clearing of the different gpi services over the local market infrastructure. Please refer to the [Payments Market Infrastructure Guide](#) which is available on the Market Infrastructure section on [SWIFT.com/gpi](http://SWIFT.com/gpi).



## **4 What is the impact on corporates?**

### **4.1 Are SWIFT corporates impacted by the mandatory UETR requirement on MT 103 / MT 202 / MT 205 / MT 202 COV / MT 205 COV?**

SWIFT Corporates should use the MT 101 message to exchange FIN payment messages with their banks. Today the UETR is not supported in the MT 101 and therefore corporates must not send MT 101 with UETR, except for those corporates that participate in the SWIFT gpi Corporate pilot which kicked-off in 2018.

For those corporates that still did not migrate all payments to MT 101 and are still using MT 103, e.g. as part of an MA-CUG with their banks, a UETR must be included in the MT 103. The mandatory requirement to include a UETR in any MT 103 message applies to any SWIFT User and therefore corporates sending MT 103 in an MA-CUG must also include a UETR as from November 2018. Non-compliance with the mandatory requirement to include field 121 with a valid UETR in an MT 103 message will result in the message being rejected by the network.

### **4.2 Can corporates include field 121 and field 111 in MT 101? And will banks receive the UETR in MT 101 messages from Corporates?**

Please refer to question 1.3.8.

### **4.3 Can corporates access SWIFT gpi data?**

Today, in order to benefit from the SWIFT gpi service, corporates need to agree with their banks to initiate gpi payments for specific flows and currencies and pass on the status; this will be governed by the T&Cs agreed with each bank.

SWIFT is organising a pilot in 2018 to focus on the following objectives with a select number of banks and corporates:

- standardise gpi flows between banks and corporates
- provide a single gpi experience for multi-banked automated corporates
- demonstrate gpi efficiencies in corporate payment processes.

SWIFT has presented the end-to-end corporate-to-bank / bank-to-corporate flows supporting the pilot design.

## 5 What is SWIFT gpi?

### 5.1 What is SWIFT gpi?

SWIFT's global payments innovation (SWIFT gpi) is a platform designed to improve the customer experience in cross-border payments by increasing their speed, transparency, and traceability. It is the live service derived from the global payments innovation initiative that was launched in December 2015. The SWIFT gpi service brings together the world's leading transaction banks from Europe, Asia Pacific, Africa and the Americas to significantly improve cross-border payments.

SWIFT gpi is a robust response to evolving bank and corporate needs for enhanced customer service and operational efficiency. It delivers an enhanced value proposition for correspondent banking by addressing key challenges the industry faces. To achieve this, gpi banks agree to respect service-specific business rules and technical requirements captured in a rulebook.

Live in a SWIFT gpi CUG (Closed User Group) since February 2017, SWIFT gpi focuses on business-to-business payments, in a first phase. Designed to help corporates grow their international business, improve supplier relationships, and achieve greater treasury efficiencies, the service enables corporates to experience an enhanced payments service directly from their banks.

### 5.2 Where can I find more information about SWIFT gpi?

Visit [www.swift.com/gpi](http://www.swift.com/gpi) or download the [brochure](#) to find out more about SWIFT gpi, its member banks, vision, timeline etc.

### 5.3 Who can become a SWIFT gpi member?

Any supervised financial institution (SUPE) that is a member of SWIFT and adheres to the business rules of SWIFT global payments innovation (SWIFT gpi) can join the new service and become a SWIFT gpi member.

To receive more information on the benefits of joining SWIFT gpi directly, please contact us on [swiftforBanks@swift.com](mailto:swiftforBanks@swift.com) or visit [www.swift.com/gpi](http://www.swift.com/gpi).

### 5.4 How can I find out which banks are SWIFT gpi members?

Part of the SWIFT gpi service is a SWIFT gpi directory, a complete listing of all gpi members with their BICs and operational capabilities. A dedicated [FAQ](#) can be found in the SWIFT User Handbook. The latest list of gpi member banks is also available on [www.swift.com/gpi](http://www.swift.com/gpi).

### 5.5 How will I be informed of future standards-related changes related to SWIFT gpi?

Future SWIFT gpi standards-related changes will be communicated as per the normal SWIFT Standards Release process.

### 5.6 Are there other SR 2018 changes for SWIFT gpi members?

Yes there are: SWIFT gpi customers use an MT 199 to get or update status information in the SWIFT gpi Tracker. Within the gpi service, validation is performed on the structure of the MT 199 status messages.

As of Standards Release 2018, the gSRP, SWIFT gpi Stop and Recall service will allow gpi banks to send MT 199 as a request for cancellation or as a response to a request for cancellation containing field

111 and field 121 to non-gpi banks. There are no processing requirements for the non-gpi banks and they will not be able to include field 111 nor field 121 in the response messages.

For gpi members banks sending MT 199 in the SWIFT gpi service, validation is performed on the structure of the MT 199 status messages. From 18 November 2018 the format of the reason codes used in MT 199 messages sent to or received from the gpi Tracker will change to four characters. ACSP/000, ACSP/001, ACSP/002, ACSP/003, and ACSP/004 will become ACSP/G000, ACSP/G001, ACSP/G002, ACSP/G003, and ACSP/G004 respectively. SWIFT gpi member banks must prepare their systems by 18th November 2018 to send and accept MT 199 messages with these 4-digit reason codes. In the same timeframe, the format of all common group messages exchanged with the gpi payments Tracker in the context of the SWIFT gpi Customer Credit Transfer (gCCT), the SWIFT gpi COVER (gCOV) and the SWIFT gpi Stop and Recall (gSRP) service will be validated centrally. Refer to the [Supplementary Message Format Validation Rules for details](#).

## 5.7 What about the MX payments messages?

As the SWIFT gpi service is focused on correspondent banking, where FIN MT messages are still most common, decision was taken enable in a first phase the MT payments messages. The use of MT messages in SWIFT gpi has allowed SWIFT and its community to achieve very rapid take-up of the service as it's build on existing infrastructure and capabilities of its SWIFT members. The new components built for SWIFT gpi (Tracker, Observer, etc.) are designed to be standards agnostic, therefore SWIFT gpi is 'future proof'.

The possible use of ISO 20022 in a later phase of SWIFT gpi will be discussed by the SWIFT gpi vision group. For more information contact SWIFT at [swiftforBanks@swift.com](mailto:swiftforBanks@swift.com)

## 6 Other Questions

### 6.1 What is the rule around use of UETR when bulking MTs 103 to MT 102 or MTs 202 to MT 203?

MT 102 and MT 203 are multi transaction messages. Today sending field 121 in MT 102 or MT 203 is not supported. The UETR refers to a unique transaction, not a unique message. If such 'bulking' of MTs 103 to MT 102 or MTs 202 to MT 203 occurs, the UETR info of the individual transactions will be lost, unless there is a bilateral agreement to include in a free format field on transaction level in block 4.

### 6.2 Are different use cases published by SWIFT?

[SR 2018 SWIFT Smart e-learning modules](#) are now also available documenting several examples and use cases with regards to mandatory use of UETR.

### 6.3 When messages are be loaded through an API into an interface, must it add the UETR if the UETR is not within the message?

For MTs 103, 103 REMIT, 103 STP, 202, 202 COV, 205, and 205 COV, FIN messaging interfaces must use Field 111 and/or 121 as provided by the creating application. If the application cannot provide field 121, then the FIN messaging interface must generate and add field 121 to the message. This functionality must be configurable on the interface.

### 6.4 Will field 121 appear in header block 3 of the ACK/NAK?

The following 3 error codes apply:

- G27: Use of field tag 111 is restricted to specific gpi Closed User Groups. Use of field tag 121 is also restricted to messages used in the context of SWIFT services with the exception of MT 103, MT 103 REMIT, MT 103 STP, MT 202, MT 202 COV, MT 205, and MT 205 COV.
- U12: Invalid syntax or incorrect order of field tags 111 and 121; or field tag 111 is present without field tag 121; or both field tags 111 and 121 are required; or field tag 111 contains an invalid service type identifier or is incorrectly formatted.
- U13: Mandatory field tag 121 is missing from header block 3 of the message or field 121 is incorrectly formatted. Field tag 121 must be formatted as xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx where x is any hexadecimal character (lower case only) and y is one of 8, 9, a, or b.

Field 121 will not be included in the ACK/NAK message received from SWIFT. The NAK does not contain the original message, more information can be found in Chapter 2 – section 21 of the FIN System Messages document in UHB. Upon routing in the interface and outputting with message partner, you can however request to include the original message.

### 6.5 Will it be mandatory to use the same UETR when a payment is rejected/returned?

Returns and rejects are today governed by (local) market practice (no mandate). SWIFT has today only [usage guidelines](#) where the recommendation is to return using the same message type as the original message, copying the original message and indicating reject/return details in field 72.

Use of MT 195/MT 199 is the standards recommendation in case multiple transactions are rejected/returned in batch.

The return/reject of payments is today not in the scope of the SWIFT gpi service. A service extension to cover the tracking of a return payment is to be determined. As a temporary guideline (until the tracker is updated to handle returns/rejects) recommendation is to use new UETR on MT 103 Return payments (for SWIFT gpi banks optionally combined with field 111 indicating 001). If in the future a dedicated service extension is created, this guideline will align again with the standards market practice guideline described above to copy the original message (also UETR) and indicate reject/return details in field 72.

## **6.6 What is the difference between header field 108 and header field 121 in block 3?**

Details of these fields can be found in the [FIN Operations Guide](#). Optional field 108 is a Message User Reference, assigned by the sender of a message. It can be used to give a reference of the message in the header block 3. It will be linked to an individual message.

Field 121 Unique End-to-end Transaction Reference is mandatory for MTs 103, 103 REMIT, 103 STP, 202, 202 COV, 205, and 205 COV in SR 2018. This reference will be referring to a transaction, not to an individual message. It must be relayed in messages which are part of the same transaction.

## **6.7 Does the receiver need to validate that the UETR is valid?**

There are no validation requirements on receiving side. The receiver can rely on central FIN validation for the presence and correct format of the fields if they were present in a received message

## **6.8 Are vendors aware of the requirements?**

Dedicated communication is done towards vendors in webinars, vendor letters, etc., and in interface certification requirements. As normal, the vendor testbed system will be available as of 28 April 2018.

## **6.9 If we received a message NAK (not linked to the format of the UETR), can we update the message and reuse the same UETR?**

If a message received a NAK, it will not be tracked. Reusing the same UETR, when correcting the messages, is allowed.

For gpi banks, a NAK code linked to the SWIFT gpi Stop and Recall service related FIN's cancelation list (code G28) should -in order to determine further action - be referred to the internal team responsible for processing gSRP requests

## **6.10 What about the upcoming migration to ISO20022?**

MT is today the dominant standard for cross-border business and will remain in use for the foreseeable future. The MT maintenance process will always continue to ensure that the standards evolve to match the needs of its users as long as it's use. SWIFT is currently doing an ISO migration study to understand if, how and when a migration might be

What can non-gpi banks do with the UETR?

The UETR can be used by non-gpi banks for manual tracking. It allows for easy reference to a payment transaction in an investigation chain: free format text of query messages, e-mails, calls, etc. The presence of a unique end-to-end transaction lifecycle reference in any cross-border transaction benefits gpi & non-gpi banks, it makes interbank & customer communications on enquiries, investigations & fraud detection more effective and efficient. The full benefits of UETR inclusion -and above all the tracking benefit- can nevertheless only be reached by [joining SWIFT gpi](#).

## 6.11 What about MT messages on FileAct?

The SR 2018 requirement for mandatory use of UETR in 7 MTs applies to such messages sent over FIN. Customers can agree on a bilateral basis to include the UETR in messages exchanged amongst themselves outside FIN. This is recommended when these payments result in onward interbank MTs that do go over FIN to ensure these payments will correctly carry UETR.

## 6.12 How to prepare for and when will SR 2018 be activated?

Activation of SR 2018 will start 17 November 2018 at 16:00GMT. As of then, no MTs must be sent anymore on the SR 2017 version. **ALL FIN Users are strongly advised not to send any FIN message during 16:00 to 19:00 GMT.**

SWIFT will announce SR 2018 activation via [notification](#) (for registered users) and via a broadcast to ALL.

More info <https://www2.swift.com/kb/#/tip/5022869>.

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